

AMENDMENTS TO THE DRAWINGS

The attached sheet(s) of drawings includes changes to Figures 4-6, 8-15, and 18-27.

Attachment: Replacement sheets

REMARKS

This application has been carefully reviewed in light of the Official Action mailed January 9, 2008, rejecting claims 1-3. Claims 1-3 have been canceled above without prejudice or disclaimer. Claims 4-35 are now added as set forth above, and are now pending in this application. Applicant respectfully submits that no new matter has been added by virtue of these new claims. Applicant respectfully request reconsideration of this application, and favorable action on all new claims in view of the following remarks.

In the Official Action, the Examiner objected to the drawings due to un-readable text in Figures 4-6, 8-15, and 18-27. Corrected drawing sheets are submitted herewith in compliance with 37 C.F.R. § 1.121(d). Applicant respectfully requests that the Examiner's objection to the drawings be withdrawn.

Claims 1-3 stand rejected under 35 U.S.C. § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which the Applicant regards as the invention. In response, claims 1-3 have been canceled above, thus rendering the Examiner's rejection moot.

Claims 1-3 stand rejected under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent Application Publication No. 2004/0186750 to Surbey, et al. ("Surbey"). Claims 1-3 have been canceled above without prejudice or disclaimer and have been replaced by new claims 4-35 which define the novelty of the present invention with a higher degree of specificity.

New independent claims 4 and 20 relate to a method and system for facilitating communication among at least one participant in an insurance-underwriting process. Applicant respectfully submits that Surbey fails to disclose at least one of the distinguishing features of independent claims 4 and 20, namely, providing a web-based system for storing and organizing data related to the insurance-underwriting process, the web-based system adapted to allow collaboration among the at least one participant via the Internet, the web-based system comprising a multi-level modular architecture, the multi-level modular architecture comprising a plurality of applications, each application of the plurality of applications comprising a plurality of modules, each module of the plurality of modules comprising a plurality of tools, each tool of the plurality of tools comprising a plurality of views.

Surbey discloses a process of creating a folder structure for a web-enabled insurance process. Exemplary features include creating a plurality of standardized folders for each user and organizing the

standardized folders in a hierarchical manner. *See* Surbey, page 3, paragraphs 41-43; page 5, paragraph 70. For example, the disclosure of Surbey illustrates that the folder structure contains folders titled "Clients", "Ask and Expert", "General Interaction", Knowledge", "My faxes", and "Personal Workspace." *See* Surbey, page 6, paragraph 94. The disclosure goes into further detail on how each of the folders is organized and sub-divided into sub-folders. *See* Surbey, page 6, paragraph 101 – page 7, paragraph 119.

In contrast, claims 4 and 20 each require that the web-based system have a multi-level modular architecture comprising a plurality of applications, each application comprising a plurality of modules, each module, comprising a plurality of tools, and each tool comprising a plurality of views. Applicant respectfully asserts that Surbey is totally silent regarding this claim limitation. For at least this reason, new claims 4 and 20 are novel over Surbey.

Claims 5-19 and 21-35 depend from, and further restrict, independent claims 4 and 20 in a patentable sense. Therefore, for at least those reasons set forth with regard to independent claims 4 and 20, dependent claims 5-19 and 21-35 are also novel over Surbey and are in condition for allowance.

In view of the above amendment, Applicant respectfully submits that the present application is in condition for allowance. A notice to that effect is respectfully requested.

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Respectfully submitted,

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Attachments

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REPLACEMENT SHEETS